



Customer Service:
citgo.accountonline.com
Account Inquiries:
1-800-756-2484

Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:
CITGO PLUS CARD
PO BOX 6401, SIOUX FALLS, SD 57117

Account Number: 634 570 600

Summary of Account Activity

Previous Balance	\$577.60
Payments	-\$0.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	\$577.60
Past Due Amount	\$60.00

Payment Information

Mailed payments must be received by 5:00 PM at the address for payments by the payment due date.

New Balance	\$577.60
Minimum Payment Due	\$90.00
Payment Due Date	May 01, 2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$0 late fee.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	18 months	\$578

If you would like information about credit counseling services, call 1-877-337-8188.

Credit Limit	\$0.00
Available Credit	\$0.00
Statement Closing Date	04/04/2011
Next Statement Closing Date	05/05/2011
Days in Billing Cycle	31

Do not forget! You can request additional CITGO Plus cards at no charge for family and household members. Simply call 1-800-756-2484.

Oversight in putting your payment in the mail? Call 1-800-299-5765 to pay by check over the phone 24 hours a day. Have your checkbook ready when you call.

MANAGE YOUR ACCOUNT ONLINE... ANYTIME!

- Access current and past statements
- Pay your bill online 24/7 with same day posting*
- Set up email alerts
- View recent activity



Register now at citgo.accountonline.com

* If payment is received by 5pm ET.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Page 1 of 4

This Account is Issued by Citibank (South Dakota), N.A.



↑ Please detach this portion and return with your payment to insure proper credit. Retain upper portion for your records.↑



Make Checks Payable to:
CITGO PLUS CARD

Your Account Number	Payment Due Date	New Balance	Past Due Amount	Minimum Payment Due	Amount Enclosed
634 570 600	May 1, 2011	\$577.60	\$60.00	\$90.00	\$



SAVE STAMPS, TIME... AND TREES!

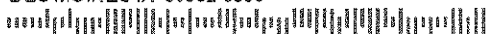
Visit Account Online and register now for Online Bill Pay, Paperless Statements and More.

002 0007099634570600 0057760 0009000 0003000 0118

KBAVOT1 2 4/4/11 5576 8

GLENN M COX
2994 KODIAK CT
MARIETTA, GA 30062-1543

CITGO PLUS CARD
PROCESSING CENTER
DES MOINES IA 50362-0300



Print address changes above in blue or black ink.

Citi Prod (Cox v. Hannah) 000293

Information About Your Account.

How to Avoid Paying Interest on Purchases. Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the payment due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing cycles in a row. We will begin charging interest on cash advances (if available on your account) on the transaction date.

If you have a balance subject to a deferred interest or 0% APR promotion and that promotion does not expire before the payment due date, that balance (the "excluded promotional balance") is excluded from the amount you must pay in full to get a grace period. However, you must still pay any separately required payment on the excluded promotional balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases so long as you pay the New Balance less any excluded promotional balances in full by the payment due date each billing cycle.

In addition, certain promotional offers may take away the grace period on purchases. Other promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If either is the case, the promotional offer will describe what happens.

How We Calculate Your Balance Subject to Interest Rate. For each balance, the letter following the Annual Percentage Rate in the Interest Charge Calculation section on the front of the statement indicates the method we use to calculate interest charges. For Methods D and M, we use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method that applies to your account and how the resulting interest charges were determined, contact us at the Account Inquiries number on the front.

Rates. Variable APRs will vary with the market based on the Prime Rate.

Minimum Interest Charge. If you are charged interest, the charge will be no less than \$2.99.

Membership Fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

If Your Account Is Subject To The Penalty APR, How Long Will The Penalty APR Apply? The Penalty APR will apply until you make 12 consecutive minimum payments on time and do not go over your credit limit or make a payment that is returned or do any of these things on another account that you have with us during that time period. The Penalty APR may end sooner in accordance with your card agreement, or if required by applicable law.

Credit Reporting Disputes. If you think we reported inaccurate information to a credit bureau write us at the Customer Service address shown on the front.

Report a Lost or Stolen Card Immediately. Call the Account Inquiries number shown on the front.

What To Do if You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at the Billing Errors address shown on the front.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the Billing Errors address shown on the front.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Important Payment Instructions.

Crediting Payments. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. If you wish to send a payment by express courier, you must call us for the correct address at the Account Inquiries number shown on the front.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- **Enclose a valid check or money order.** No cash, gift cards, or foreign currency please.
- **Include your name and account number on the front of your check or money order.**

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Copy Fee. We charge \$5 for each copy of a billing statement that dates back 3 months or more. We add the fee to the regular purchase balance. We waive the fee if your request for the copy relates to a billing error or disputed purchase.

Payment Options Other Than Regular Mail.

- **Online Payments.** Visit the web address on the front and sign up for online payments. Enrollment may take a few days. If we receive your request to make an online payment by 5 p.m. Eastern time, we will credit your payment as of that day. If we receive your request to make an online payment after that time, we will credit your payment as of the next day. For security reasons, you may be unable to pay your entire New Balance with your first online payment.
- **Pay by Phone Service.** You may use this service any time to make a payment by phone. You will be charged \$14.95 if a representative of ours helps expedite your payment. Call by 5 p.m. Eastern time to have your payment credited as of that day. If you call after that time, your payment will be credited as of the next day. We may process your payment electronically after we verify your identity.

Oil Consumer & Oil PL Hybrid Rev. 10/10

Account: **** * 0600

TRANSACTIONS

Trans Date	Description	Reference #	Invoice #	Amount
------------	-------------	-------------	-----------	--------

FEES

TOTAL FEES FOR THIS PERIOD

\$ 0.00

INTEREST CHARGED

TOTAL INTEREST FOR THIS PERIOD

\$ 0.00

2011 Totals Year-to-Date

Total Fees Charged in 2011 \$0.00

Total Interest Charged in 2011 \$0.00

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
-----------------	------------------------------	----------------------------------	-----------------

PURCHASES

Standard	0.00% (D)	\$0.00	\$0.00
----------	-----------	--------	--------

CASH ADVANCES

Standard	0.00% (D)	\$0.00	\$0.00
----------	-----------	--------	--------

Protect your credit rating!

Your account is at risk of being reported as **past due** to one or all three of the major credit reporting agencies. A negative incident on your credit report may damage your credit rating depending on your overall credit health. This may affect your ability to purchase things you need or get additional credit in the future. **We want to help you avoid this.**

We have a number of solutions to help you through the financial difficulty you may be experiencing, but we must hear from you.

Call us today at 1-866-676-5209**We're available to you 7 days a week.**

Monday-Thursday 6:30 a.m.-11:00 p.m. CT. • Friday 6:30 a.m.-9 p.m. CT
 Saturday and Sunday 8:00 a.m.-5:00 p.m. CT

180014940055760002
NNNN-NNNY-NNNN-NNNN

Account: **** * 0600

Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:
CITGO PLUS CARD
PO BOX 6401, SIOUX FALLS, SD 57117



Customer Service:
citgo.accountonline.com
Account Inquiries:
1-800-756-2484

Account Number: 634 570 600

Summary of Account Activity

Previous Balance	\$577.60
Payments	-\$0.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$25.00
Interest Charged	+\$14.36
New Balance	\$616.96
Past Due Amount	\$90.00

Payment Information

Mailed payments must be received by 5:00 PM at the address for payments by the payment due date.

New Balance	\$616.96
Minimum Payment Due	\$135.53
Payment Due Date	June 01, 2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about:	And you will end up paying an estimated total of:
Only the minimum payment	9 years	\$1,317
\$26	3 years	\$928 (Savings=\$389)

If you would like information about credit counseling services, call 1-877-337-8188.

Credit Limit	\$0.00
Available Credit	\$0.00
Statement Closing Date	05/05/2011
Next Statement Closing Date	06/03/2011
Days in Billing Cycle	31

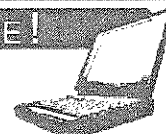
Oversight in putting your payment in the mail? Call 1-800-299-5765 to pay by check over the phone 24 hours a day. Have your checkbook ready when you call.

Please see the enclosed privacy notice for important information.

MANAGE YOUR ACCOUNT ONLINE... ANYTIME!

- Access current and past statements
- Pay your bill online 24/7 with same day posting*

- Set up email alerts
- View recent activity



Register now at citgo.accountonline.com

* If payment is received by 5pm ET.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Page 1 of 6

This Account is Issued by Citibank (South Dakota), N.A.



* Please detach this portion and return with your payment to insure proper credit. Retain upper portion for your records.*



Make Checks Payable to:
CITGO PLUS CARD

Your Account Number	Payment Due Date	New Balance	Past Due Amount	Minimum Payment Due	Amount Enclosed
634 570 600	June 1, 2011	\$616.96	\$90.00	\$135.53	\$



SAVE STAMPS, TIME... AND TREES!

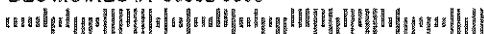
Visit Account Online and register now for Online Bill Pay, Paperless Statements and More.

002 0007099634570600 0061696 0013553 0003000 0111

KBAVCT1 3 5/5/11 5575 8

GLENN M COX
2994 KODIAK CT
MARIETTA, GA 30062-1543

CITGO PLUS CARD
PROCESSING CENTER
DES MOINES IA 50362-0300



Print address changes above in blue or black ink.

Citi Prod (Cox v. Hannah) 000297

Information About Your Account.

How to Avoid Paying Interest on Purchases. Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the payment due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing cycles in a row. We will begin charging interest on cash advances (if available on your account) on the transaction date.

If you have a balance subject to a deferred interest or 0% APR promotion and that promotion does not expire before the payment due date, that balance (the "excluded promotional balance") is excluded from the amount you must pay in full to get a grace period. However, you must still pay any separately required payment on the excluded promotional balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases so long as you pay the New Balance less any excluded promotional balances in full by the payment due date each billing cycle.

In addition, certain promotional offers may take away the grace period on purchases. Other promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If either is the case, the promotional offer will describe what happens.

How We Calculate Your Balance Subject to Interest Rate. For each balance, the letter following the Annual Percentage Rate in the Interest Charge Calculation section on the front of the statement indicates the method we use to calculate interest charges. For Methods D and M, we use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method that applies to your account and how the resulting interest charges were determined, contact us at the Account Inquiries number on the front.

Rates. Variable APRs will vary with the market based on the Prime Rate.

Minimum Interest Charge. If you are charged interest, the charge will be no less than \$2.99.

Membership Fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

If Your Account is Subject To The Penalty APR, How Long Will The Penalty APR Apply? The Penalty APR will apply indefinitely. We will reduce the Penalty APR if you make 12 consecutive minimum payments on time and do not go over your credit limit or make a payment that is returned or do any of these things on another account that you have with us during that time period. The Penalty APR may end sooner in accordance with your card agreement, or if required by applicable law.

Credit Reporting Disputes. If you think we reported inaccurate information to a credit bureau write us at the Customer Service address shown on the front.

Report a Lost or Stolen Card Immediately. Call the Account Inquiries number shown on the front.

What To Do If You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at the Billing Errors address shown on the front.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the Billing Errors address shown on the front.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Important Payment Instructions.

Crediting Payments. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. If you wish to send a payment by express courier, you must call us for the correct address at the Account Inquiries number shown on the front.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- Enclose a valid check or money order. No cash, gift cards, or foreign currency please.
- Include your name and account number on the front of your check or money order.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Copy Fee. We charge \$5 for each copy of a billing statement that dates back 3 months or more. We add the fee to the regular purchase balance. We waive the fee if your request for the copy relates to a billing error or disputed purchase.

Payment Options Other Than Regular Mail.

- **Online Payments.** Visit the web address on the front and sign up for online payments. Enrollment may take a few days. If we receive your request to make an online payment by 5 p.m. Eastern time, we will credit your payment as of that day. If we receive your request to make an online payment after that time, we will credit your payment as of the next day. For security reasons, you may be unable to pay your entire New Balance with your first online payment.
- **Pay by Phone Service.** You may use this service any time to make a payment by phone. You will be charged \$14.95 if a representative of ours helps expedite your payment. Call by 5 p.m. Eastern time to have your payment credited as of that day. If you call after that time, your payment will be credited as of the next day. We may process your payment electronically after we verify your identity.

Oil Consumer & Oil PL Hybrid 01/11

Account: **** * 0600

TRANSACTIONS

Trans Date	Description	Reference #	Invoice #	Amount
FEES				
05/01	LATE FEE			\$ 25.00
	TOTAL FEES FOR THIS PERIOD			\$ 25.00
INTEREST CHARGED				
05/05	INTEREST CHARGE ON PURCHASES			\$ 14.36
	TOTAL INTEREST FOR THIS PERIOD			\$ 14.36

2011 Totals Year-to-Date

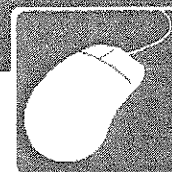
Total Fees Charged in 2011	\$25.00
Total Interest Charged in 2011	\$14.36

INTEREST CHARGE CALCULATION

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
Standard	28.74% (D)	\$588.50	\$14.36
CASH ADVANCES			
Standard	28.74% (D)	\$0.00	\$0.00

Pay Your Bill Online...Anytime!**It's quick, convenient and safe.**

- Schedule your payments in advance.
- If your payment is received by 5 p.m. ET, it will be credited the same day!

**It's Fast
& Secure**

1. Sign on or register at citgo.accountonline.com
2. Select "Payments" tab
3. Choose "Make a Payment"

Spring is about change. So let us help you take a new look at bringing your account current.

This spring is a good time to take care of your past due amount. And the good news is, you don't have to do it alone. We're here to help with payment programs and solutions for you to consider. We'll listen to your concerns and suggest ways you can make a change for the better.

Let us work with you, and together we can find a payment solution that may help bring your account current and avoid future late fees.

» Call us today at 1-866-676-5207 so we can help you make a change this spring.

Account: **** * 0600

GLBCITGO REV. 02/2011

FACTS		WHAT DOES CITIBANK DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none">• Social Security number and income• account balances and employment information• credit history and transaction history		
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citibank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information:		Does Citibank share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
For our marketing purposes – to offer our products and services to you		Yes	No
For joint marketing with other financial companies		Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences		Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness		Yes	Yes
For our affiliates to market to you		Yes	Yes
For our nonaffiliates to market to you		Yes	Yes
To limit our sharing		Call 1-877-491-6604 – our menu will prompt you through your choice(s). Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us any time to limit our sharing.	
Questions?		Call 1-877-491-6604 or call the Customer Service number on the back of your credit card or on your billing statement.	

180015250055750003
NNNN-NNNY-NNNN-NNNN

Who we are	
Who is providing this notice?	You are receiving this notice from Citibank (South Dakota), N.A., the bank that issues your credit card.
What we do	
How does Citibank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures to comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Citibank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • provide account information or give us your contact information • provide employment information or apply for a loan • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with a Citi name; financial companies such as CitiMortgage, Inc., Citibank, N.A., Citi Global Markets, Inc. and Banamex USA.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include companies engaged in direct marketing and the selling of consumer products and services.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products and services to you.
Other Important Information	
<p>For Vermont Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates except with your authorization.</p> <p>For California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.</p>	
<p>We may share your personal information, as permitted by law, with the retailer whose name is on your card and with the companies related to the retailer. You cannot limit this sharing.</p>	
<p><u>Important Information about Credit Reporting</u></p> <p>We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.</p>	



Customer Service:
citgo.accountonline.com
Account Inquiries:
1-800-299-5765

Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:
CITGO PLUS CARD
PO BOX 6401 SIOUX FALLS, SD 57117

Account Number: 634 570 600

Summary of Account Activity

Previous Balance	\$616.96
Payments	-\$0.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$35.00
Interest Charged	+\$14.33
New Balance	\$666.29
Past Due Amount	\$135.53

Payment Information

Mailed payments must be received by 5:00 PM at the address for payments by the payment due date.

New Balance	\$666.29
Minimum Payment Due	\$191.53
Payment Due Date	July 01, 2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	9 years	\$1,351
\$28	3 years	\$1,002 (Savings=\$349)

If you would like information about credit counseling services, call 1-877-337-818.

Credit Limit	\$0.00
Available Credit	\$0.00
Statement Closing Date	06/03/2011
Next Statement Closing Date	07/05/2011
Days in Billing Cycle	29

Oversight in putting your payment in the mail? Call 1-800-299-5765 to pay by check over the phone 24 hours a day. Have your checkbook ready when you call.

TRANSACTIONS

Trans Date	Description	Reference #	Invoice #	Amount
06/01	LATE FEE			\$ 35.00
	TOTAL FEES FOR THIS PERIOD			\$ 35.00

MANAGE YOUR ACCOUNT ONLINE... ANYTIME!

- Access current and past statements
- Set up email alerts
- Pay your bill online 24/7 with same day posting*
- View recent activity

Register now at citgo.accountonline.com

* If payment is received by 5pm ET.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Page 1 of 4

This Account is issued by Citibank (South Dakota), N.A.



↑ Please detach this portion and return with your payment to insure proper credit. Retain upper portion for your records. ↑



Make Checks Payable to:
CITGO PLUS CARD

Your Account Number	Payment Due Date	New Balance	Past Due Amount	Minimum Payment Due	Amount Enclosed
634 570 600	July 1, 2011	\$666.29	\$135.53	\$191.53	\$



SAVE STAMPS, TIME... AND TREES!

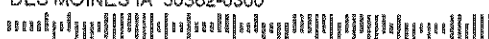
Visit Account Online and register now for Online Bill Pay, Paperless Statements and More.

002 0007099634570600 0066629 0019153 0003000 0115

KBAVCT1 2 6/3/11 5128 8

GLENN M COX
2994 KODIAK CT
MARIETTA, GA 30062-1543

CITGO PLUS CARD
PROCESSING CENTER
DES MOINES IA 50362-0300



Print address changes above in blue or black ink.

Citi Prod (Cox v. Hannah) 000303

Information About Your Account.

How to Avoid Paying Interest on Purchases. Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the payment due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing cycles in a row. We will begin charging interest on cash advances (if available on your account) on the transaction date.

If you have a balance subject to a deferred interest or 0% APR promotion and that promotion does not expire before the payment due date, that balance (the "excluded promotional balance") is excluded from the amount you must pay in full to get a grace period. However, you must still pay any separately required payment on the excluded promotional balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases so long as you pay the New Balance less any excluded promotional balances in full by the payment due date each billing cycle.

In addition, certain promotional offers may take away the grace period on purchases. Other promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If either is the case, the promotional offer will describe what happens.

How We Calculate Your Balance Subject to Interest Rate. For each balance, the letter following the Annual Percentage Rate in the Interest Charge Calculation section on the front of the statement indicates the method we use to calculate interest charges. For Methods D and M, we use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method that applies to your account and how the resulting interest charges were determined, contact us at the Account Inquiries number on the front. Rates. Variable APRs will vary with the market based on the Prime Rate.

Minimum Interest Charge. If you are charged interest, the charge will be no less than \$2.99.

Membership Fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

If Your Account is Subject To The Penalty APR, How Long Will The Penalty APR Apply? The Penalty APR will apply indefinitely. We will reduce the Penalty APR if you make 12 consecutive minimum payments on time and do not go over your credit limit or make a payment that is returned or do any of these things on another account that you have with us during that time period. The Penalty APR may end sooner in accordance with your card agreement, or if required by applicable law.

Credit Reporting Disputes. If you think we reported inaccurate information to a credit bureau write us at the Customer Service address shown on the front.

Report a Lost or Stolen Card Immediately. Call the Account Inquiries number shown on the front.

What To Do If You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at the Billing Errors address shown on the front.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the Billing Errors address shown on the front.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Important Payment Instructions.

Crediting Payments. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. If you wish to send a payment by express courier, you must call us for the correct address at the Account Inquiries number shown on the front.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- Enclose a valid check or money order. No cash, gift cards, or foreign currency please.
- Include your name and account number on the front of your check or money order.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Copy Fee. We charge \$5 for each copy of a billing statement that dates back 3 months or more. We add the fee to the regular purchase balance. We waive the fee if your request for the copy relates to a billing error or disputed purchase.

Payment Options Other Than Regular Mail.

- **Online Payments.** Visit the web address on the front and sign up for online payments. Enrollment may take a few days. If we receive your request to make an online payment by 5 p.m. Eastern time, we will credit your payment as of that day. If we receive your request to make an online payment after that time, we will credit your payment as of the next day. For security reasons, you may be unable to pay your entire New Balance with your first online payment.
- **Pay by Phone Service.** You may use this service any time to make a payment by phone. You will be charged \$14.95 if a representative of ours helps expedite your payment. Call by 5 p.m. Eastern time to have your payment credited as of that day. If you call after that time, your payment will be credited as of the next day. We may process your payment electronically after we verify your identity.

Oil Consumer & Oil PL Hybrid 01/11

Account: **** * 0600

TRANSACTIONS (cont.)

Trans Date	Description	Reference #	Invoice #	Amount
INTEREST CHARGED				
06/03	INTEREST CHARGE ON PURCHASES			\$ 14.33
	TOTAL INTEREST FOR THIS PERIOD			\$ 14.33

2011 Totals Year-to-Date	
Total Fees Charged in 2011	\$60.00
Total Interest Charged in 2011	\$28.69

INTEREST CHARGE CALCULATION		Your Annual Percentage Rate (APR) is the annual interest rate on your account.	
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
Standard	28.74% (D)	\$627.42	\$14.33
CASH ADVANCES			
Standard	28.74% (D)	\$0.00	\$0.00

Spring is about change. So let us help you take a new look at bringing your account current.

This spring is a good time to take care of your past due amount. And the good news is, you don't have to do it alone. We're here to help with payment programs and solutions for you to consider. We'll listen to your concerns and suggest ways you can make a change for the better.

Let us work with you, and together we can find a payment solution that may help bring your account current and avoid future late fees.

» Call us today at 1-866-676-5207 so we can help you make a change this spring.

180015540051280002
NNNN-NNNY-NNNN-NNNN

Account: **** * 0600



Customer Service:
citgo.accountonline.com
Account Inquiries:
1-800-756-2484

Account Statement

Send Notice of Billing Error and Customer Service Inquiries to:
CITGO PLUS CARD
PO BOX 6401, SIOUX FALLS, SD 57117

Account Number: 634 570 600

Summary of Account Activity

Previous Balance	\$666.29
Payments	-\$135.53
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$35.00
Interest Charged	+\$14.11
New Balance	\$579.87
Past Due Amount	\$56.00

Payment Information

Mailed payments must be received by 5:00 PM at the address for payments by the payment due date.

New Balance	\$579.87
Minimum Payment Due	\$110.91
Payment Due Date	August 01, 2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	8 years	\$1,249
\$24	3 years	\$872 (Savings=\$377)

If you would like information about credit counseling services, call 1-877-337-8181.

Credit Limit	\$0.00
Available Credit	\$0.00
Statement Closing Date	07/05/2011
Next Statement Closing Date	08/05/2011
Days in Billing Cycle	32

Oversight in putting your payment in the mail? Call 1-800-299-5765 to pay by check over the phone 24 hours a day. Have your checkbook ready when you call.

MANAGE YOUR ACCOUNT ONLINE... ANYTIME!

- Access current and past statements
- Set up email alerts
- Pay your bill online 24/7 with same day posting*
- View recent activity

Register now at citgo.accountonline.com

* If payment is received by 5pm ET.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Page 1 of 4

This Account is Issued by Citibank (South Dakota), N.A.



Please detach this portion and return with your payment to insure proper credit. Retain upper portion for your records.



Make Checks Payable to:
CITGO PLUS CARD

Your Account Number	Payment Due Date	New Balance	Past Due Amount	Minimum Payment Due	Amount Enclosed
634 570 600	August 1, 2011	\$579.87	\$56.00	\$110.91	\$



SAVE STAMPS, TIME... AND TREES!

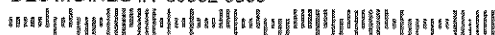
Visit Account Online and register now for Online Bill Pay, Paperless Statements and More.

002 0007099634570600 0057987 0011091 0013553 0110

KBAVCT1 2 7/5/11 5138 8

GLENN M COX
2994 KODIAK CT
MARIETTA, GA 30062-1543

CITGO PLUS CARD
PROCESSING CENTER
DES MOINES IA 50362-0300



Print address changes above in blue or black ink.

Citi Prod (Cox v. Hannah) 000307

Information About Your Account.

How to Avoid Paying Interest on Purchases. Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the payment due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing cycles in a row. We will begin charging interest on cash advances (if available on your account) on the transaction date.

If you have a balance subject to a deferred interest or 0% APR promotion and that promotion does not expire before the payment due date, that balance (the "excluded promotional balance") is excluded from the amount you must pay in full to get a grace period. However, you must still pay any separately required payment on the excluded promotional balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases so long as you pay the New Balance less any excluded promotional balances in full by the payment due date each billing cycle.

In addition, certain promotional offers may take away the grace period on purchases. Other promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If either is the case, the promotional offer will describe what happens.

How We Calculate Your Balance Subject to Interest Rate. For each balance, the letter following the Annual Percentage Rate in the Interest Charge Calculation section on the front of the statement indicates the method we use to calculate interest charges. For Methods D and M, we use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method that applies to your account and how the resulting interest charges were determined, contact us at the Account Inquiries number on the front.

Rates. Variable APRs will vary with the market based on the Prime Rate.

Minimum Interest Charge. If you are charged interest, the charge will be no less than \$2.99.

Membership Fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

If Your Account is Subject To The Penalty APR, How Long Will The Penalty APR Apply? The Penalty APR will apply indefinitely. We will reduce the Penalty APR if you make 12 consecutive minimum payments on time and do not go over your credit limit or make a payment that is returned or do any of these things on another account that you have with us during that time period. The Penalty APR may end sooner in accordance with your card agreement, or if required by applicable law.

Credit Reporting Disputes. If you think we reported inaccurate information to a credit bureau write us at the Customer Service address shown on the front.

Report a Lost or Stolen Card Immediately. Call the Account Inquiries number shown on the front.

What To Do If You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at the Billing Errors address shown on the front.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the Billing Errors address shown on the front.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Important Payment Instructions.

Crediting Payments. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. If you wish to send a payment by express courier, you must call us for the correct address at the Account Inquiries number shown on the front.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- Enclose a valid check or money order. No cash, gift cards, or foreign currency please.
- Include your name and account number on the front of your check or money order.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Copy Fee. We charge \$5 for each copy of a billing statement that dates back 3 months or more. We add the fee to the regular purchase balance. We waive the fee if your request for the copy relates to a billing error or disputed purchase.

Payment Options Other Than Regular Mail.

- **Online Payments.** Visit the web address on the front and sign up for online payments. Enrollment may take a few days. If we receive your request to make an online payment by 5 p.m. Eastern time, we will credit your payment as of that day. If we receive your request to make an online payment after that time, we will credit your payment as of the next day. For security reasons, you may be unable to pay your entire New Balance with your first online payment.
- **Pay by Phone Service.** You may use this service any time to make a payment by phone. You will be charged \$14.95 if a representative of ours helps expedite your payment. Call by 5 p.m. Eastern time to have your payment credited as of that day. If you call after that time, your payment will be credited as of the next day. We may process your payment electronically after we verify your identity.

Oil Consumer & Oil PL Hybrid 01/11

Account: **** * 0600

IMPORTANT NOTICE ABOUT YOUR ACCOUNT

Effective July 1, 2011, Citibank (South Dakota), N.A. is merged into Citibank, N.A.

Citibank, N.A., which is located in Sioux Falls, South Dakota, is the new issuer of your account. All references to Citibank (South Dakota), N.A., in your account documentation, including the Card Agreement, and in communications about your account should be deemed to refer to Citibank, N.A.

Any optional program provided by Citibank (South Dakota), N.A., is now provided by Citibank, N.A.

TRANSACTIONS

Trans Date	Description	Reference #	Invoice #	Amount
06/08	PAYMENT - THANK YOU	P9194004Z0A0AJ7T2		\$ 135.53-

FEES

07/01	LATE FEE			\$ 35.00
	TOTAL FEES FOR THIS PERIOD			\$ 35.00

INTEREST CHARGED

07/05	INTEREST CHARGE ON PURCHASES			\$ 14.11
	TOTAL INTEREST FOR THIS PERIOD			\$ 14.11

2011 Totals Year-to-Date

Total Fees Charged in 2011	\$95.00
Total Interest Charged in 2011	\$42.80

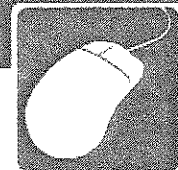
INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
Standard	28.74% (D)	\$560.09	\$14.11
CASH ADVANCES			
Standard	28.74% (D)	\$0.00	\$0.00

Pay Your Bill Online...Anytime!**It's quick, convenient and safe.**

- Schedule your payments in advance.
- If your payment is received by 5 p.m. ET, it will be credited the same day!

**It's Fast
& Secure**

1. Sign on or register at citgo.accountonline.com
2. Select "Payments" tab
3. Choose "Make a Payment"

Account: **** * 0600

Spring is about change. So let us help you take a new look at bringing your account current.

This spring is a good time to take care of your past due amount. And the good news is, you don't have to do it alone. We're here to help with payment programs and solutions for you to consider. We'll listen to your concerns and suggest ways you can make a change for the better.

Let us work with you, and together we can find a payment solution that may help bring your account current and avoid future late fees.

» Call us today at 1-866-676-5207 so we can help you make a change this spring.



Customer Service:
citgo.accountonline.com
Account Inquiries:
1-800-756-2484

Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:
CITGO PLUS CARD
PO BOX 6401, SIOUX FALLS, SD 57117

Account Number: 634 570 600

Summary of Account Activity	
Previous Balance	\$579.87
Payments	-\$0.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$35.00
Interest Charged	+\$14.46
New Balance	\$629.33
Past Due Amount	\$110.91
Credit Limit	
Credit Limit	\$0.00
Available Credit	\$0.00
Cash Advance Limit	\$0.00
Available Cash Limit	\$0.00
Statement Closing Date	08/05/2011
Next Statement Closing Date	09/04/2011
Days in Billing Cycle	31

Payment Information

New Balance	\$629.33
Minimum Payment Due	\$166.67
Payment Due Date	September 1, 2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	8 years	\$1,284
\$26	3 years	\$946 (Savings=\$338)

If you would like information about credit counseling services, call 1-877-337-8181.

Oversight in putting your payment in the mail? Call 1-800-299-5765 to pay by check over the phone 24 hours a day. Have your checkbook ready when you call.

TRANSACTIONS

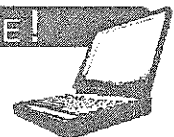
Trans Date	Description	Reference #	Invoice #	Amount
FEES				
08/01	LATE FEE			\$ 35.00
	TOTAL FEES FOR THIS PERIOD			\$ 35.00

MANAGE YOUR ACCOUNT ONLINE... ANYTIME!

- Access current and past statements
- Pay your bill online 24/7 with same day posting*
- Set up email alerts
- View recent activity

Register now at citgo.accountonline.com

* If payment is received by 5pm ET.



8 CT 1

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Page 1 of 4

This Account is Issued by Citibank, N.A.



↑ Please detach this portion and return with your payment to insure proper credit. Retain upper portion for your records. ↑



Make Checks Payable to:
CITGO PLUS CARD

Your Account Number	Payment Due Date	New Balance	Past Due Amount	Minimum Payment Due	Amount Enclosed
634 570 600	SEPTEMBER 1, 2011	\$629.33	\$110.91	\$166.67	\$

**SAVE STAMPS, TIME... AND TREES!**

Visit Account Online and register now for Online Bill Pay, Paperless Statements and More.

002 0007099634570600 0062933 0016667 0013553 011 000 7

GLENN M COX
2994 KODIAK CT
MARIETTA, GA 30062-1543

CITGO PLUS CARD
PROCESSING CENTER
DES MOINES IA 50362-0300

Print address changes above in blue or black ink.

Citi Prod (Cox v. Hannah) 000311

Information About Your Account.

How to Avoid Paying Interest on Purchases. Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the payment due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing cycles in a row. We will begin charging interest on cash advances (if available on your account) on the transaction date.

If you have a balance subject to a deferred interest or 0% APR promotion and that promotion does not expire before the payment due date, that balance (the "excluded promotional balance") is excluded from the amount you must pay in full to get a grace period. However, you must still pay any separately required payment on the excluded promotional balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases so long as you pay the New Balance less any excluded promotional balances in full by the payment due date each billing cycle.

In addition, certain promotional offers may take away the grace period on purchases. Other promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If either is the case, the promotional offer will describe what happens.

How We Calculate Your Balance Subject to Interest Rate. For each balance, the letter following the Annual Percentage Rate in the Interest Charge Calculation section on the front of the statement indicates the method we use to calculate interest charges. For Methods D and M, we use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method that applies to your account and how the resulting interest charges were determined, contact us at the Account Inquiries number on the front. Rates. Variable APRs will vary with the market based on the Prime Rate.

Minimum Interest Charge. If you are charged interest, the charge will be no less than \$2.99.

Membership Fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

If Your Account Is Subject To The Penalty APR, How Long Will The Penalty APR Apply? The Penalty APR will apply indefinitely. We will reduce the Penalty APR if you make 12 consecutive minimum payments on time and do not go over your credit limit or make a payment that is returned or do any of these things on another account that you have with us during that time period. The Penalty APR may end sooner in accordance with your card agreement, or if required by applicable law.

Credit Reporting Disputes. If you think we reported inaccurate information to a credit bureau write us at the Customer Service address shown on the front.

Report a Lost or Stolen Card Immediately. Call the Account Inquiries number shown on the front.

What To Do If You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at the Billing Errors address shown on the front.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the Billing Errors address shown on the front.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Important Payment Instructions.

Crediting Payments. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. If you wish to send a payment by express courier, you must call us for the correct address at the Account Inquiries number shown on the front.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- Enclose a valid check or money order. No cash, gift cards, or foreign currency please.
- Include your name and account number on the front of your check or money order.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Copy Fee. We charge \$5 for each copy of a billing statement that dates back 3 months or more. We add the fee to the regular purchase balance. We waive the fee if your request for the copy relates to a billing error or disputed purchase.

Payment Options Other Than Regular Mail.

- **Online Payments.** Visit the web address on the front and sign up for online payments. Enrollment may take a few days. If we receive your request to make an online payment by 5 p.m. Eastern time, we will credit your payment as of that day. If we receive your request to make an online payment after that time, we will credit your payment as of the next day. For security reasons, you may be unable to pay your entire New Balance with your first online payment.
- **Pay by Phone Service.** You may use this service any time to make a payment by phone. You will be charged \$14.95 if a representative of ours helps expedite your payment. Call by 5 p.m. Eastern time to have your payment credited as of that day. If you call after that time, your payment will be credited as of the next day. We may process your payment electronically after we verify your identity.

Oil Consumer & Oil PL Hybrid 01/11

Account: **** * 0600

TRANSACTIONS (cont.)

Trans Date	Description	Reference #	Invoice #	Amount
INTEREST CHARGED				
08/05	INTEREST CHARGE ON PURCHASES			\$ 14.46
	TOTAL INTEREST FOR THIS PERIOD			\$ 14.46

2011 Totals Year-to-Date	
Total Fees Charged in 2011	\$130.00
Total Interest Charged in 2011	\$57.26

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
REGULAR	28.74% (D)	\$592.42	\$14.46
CASH ADVANCES			
REGULAR	28.74% (D)	\$0.00	\$0.00

Protect your credit rating!

Your account is at risk of being reported as **past due** to one or all three of the major credit reporting agencies. A negative incident on your credit report may damage your credit rating depending on your overall credit health. This may affect your ability to purchase things you need or get additional credit in the future. **We want to help you avoid this.**

We have a **number of solutions to help** you through the financial difficulty you may be experiencing, **but we must hear from you.**

Call us today at 1-866-676-5209

We're available to you 7 days a week.

Monday-Thursday 6:30 a.m.-11:00 p.m. CT. • Friday 6:30 a.m.-9 p.m. CT
Saturday and Sunday 8:00 a.m.-5:00 p.m. CT

Account: **** * 0600



Customer Service:
citgo.accountonline.com
Account Inquiries:
1-800-756-2484

Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:
CITGO PLUS CARD
PO BOX 6401, SIOUX FALLS, SD 57117

Account Number: 634 570 600

Summary of Account Activity	
Previous Balance	\$629.33
Payments	-\$0.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$35.00
Interest Charged	+\$15.15
New Balance	\$679.48
Past Due Amount	\$166.67

Credit Limit	\$0.00
Available Credit	\$0.00
Cash Advance Limit	\$0.00
Available Cash Limit	\$0.00
Statement Closing Date	09/04/2011
Next Statement Closing Date	10/05/2011
Days in Billing Cycle	30

Payment Information

New Balance	\$679.48
Minimum Payment Due	\$223.62
Payment Due Date	October 1, 2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	8 years	\$1,320
\$28	3 years	\$1,022 (Savings=\$298)

If you would like information about credit counseling services, call 1-877-337-8181.

Oversight in putting your payment in the mail? Call 1-800-299-5765 to pay by check over the phone 24 hours a day. Have your checkbook ready when you call.

TRANSACTIONS

Trans Date	Description	Reference #	Invoice #	Amount
FEES				
09/01	LATE FEE			\$ 35.00
	TOTAL FEES FOR THIS PERIOD			\$ 35.00

MANAGE YOUR ACCOUNT ONLINE... ANYTIME!

- Access current and past statements
- Set up email alerts
- Pay your bill online 24/7 with same day posting*
- View recent activity

Register now at citgo.accountonline.com

* If payment is received by 5pm ET.

8 CT 1

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Page 1 of 4

This Account is Issued by Citibank, N.A.



↑ Please detach this portion and return with your payment to insure proper credit. Retain upper portion for your records. ↑



Make Checks Payable to:
CITGO PLUS CARD

Your Account Number	Payment Due Date	New Balance	Past Due Amount	Minimum Payment Due	Amount Enclosed
634 570 600	OCTOBER 1, 2011	\$679.48	\$166.67	\$223.62	\$



SAVE STAMPS, TIME... AND TREES!

Visit Account Online and register now for Online Bill Pay, Paperless Statements and More.

002 0007099634570600 0067948 0022362 0013553 011 000 9

GLENN M COX
2994 KODIAK CT
MARIETTA, GA 30062-1543

CITGO PLUS CARD
PROCESSING CENTER
DES MOINES IA 50362-0300

Print address changes above in blue or black ink.

Citi Prod (Cox v. Hannah) 000315

Information About Your Account.

How to Avoid Paying Interest on Purchases. Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the payment due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing cycles in a row. We will begin charging interest on cash advances (if available on your account) on the transaction date.

If you have a balance subject to a deferred interest or 0% APR promotion and that promotion does not expire before the payment due date, that balance (the "excluded promotional balance") is excluded from the amount you must pay in full to get a grace period. However, you must still pay any separately required payment on the excluded promotional balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases so long as you pay the New Balance less any excluded promotional balances in full by the payment due date each billing cycle.

In addition, certain promotional offers may take away the grace period on purchases. Other promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If either is the case, the promotional offer will describe what happens.

How We Calculate Your Balance Subject to Interest Rate. For each balance, the letter following the Annual Percentage Rate in the Interest Charge Calculation section on the front of the statement indicates the method we use to calculate interest charges. For Methods D and M, we use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method that applies to your account and how the resulting interest charges were determined, contact us at the Account Inquiries number on the front.

Rates. Variable APRs will vary with the market based on the Prime Rate.

Minimum Interest Charge. If you are charged interest, the charge will be no less than \$2.99.

Membership Fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

If Your Account Is Subject To The Penalty APR, How Long Will The Penalty APR Apply? The Penalty APR will apply indefinitely. We will reduce the Penalty APR if you make 12 consecutive minimum payments on time and do not go over your credit limit or make a payment that is returned or do any of these things on another account that you have with us during that time period. The Penalty APR may end sooner in accordance with your card agreement, or if required by applicable law.

Credit Reporting Disputes. If you think we reported inaccurate information to a credit bureau write us at the Customer Service address shown on the front.

Report a Lost or Stolen Card Immediately. Call the Account Inquiries number shown on the front.

What To Do If You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at the Billing Errors address shown on the front.

In your letter, give us the following information:

- **Account Information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the Billing Errors address shown on the front.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Important Payment Instructions.

Crediting Payments. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. If you wish to send a payment by express courier, you must call us for the correct address at the Account Inquiries number shown on the front.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- Enclose a valid check or money order. No cash, gift cards, or foreign currency please.
- Include your name and account number on the front of your check or money order.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Copy Fee. We charge \$5 for each copy of a billing statement that dates back 3 months or more. We add the fee to the regular purchase balance. We waive the fee if your request for the copy relates to a billing error or disputed purchase.

Payment Options Other Than Regular Mail.

- **Online Payments.** Visit the web address on the front and sign up for online payments. Enrollment may take a few days. If we receive your request to make an online payment by 5 p.m. Eastern time, we will credit your payment as of that day. If we receive your request to make an online payment after that time, we will credit your payment as of the next day. For security reasons, you may be unable to pay your entire New Balance with your first online payment.
- **Pay by Phone Service.** You may use this service any time to make a payment by phone. You will be charged \$14.95 if a representative of ours helps expedite your payment. Call by 5 p.m. Eastern time to have your payment credited as of that day. If you call after that time, your payment will be credited as of the next day. We may process your payment electronically after we verify your identity.

Oil Consumer & Oil PL Hybrid 01/11

Account: **** * 0600

TRANSACTIONS (cont.)

Trans Date	Description	Reference #	Invoice #	Amount
INTEREST CHARGED				
09/04	INTEREST CHARGE ON PURCHASES			\$ 15.15
	TOTAL INTEREST FOR THIS PERIOD			\$ 15.15

2011 Totals Year-to-Date	
Total Fees Charged in 2011	\$165.00
Total Interest Charged in 2011	\$72.41

INTEREST CHARGE CALCULATION			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
REGULAR	28.74% (D)	\$641.23	\$15.15
CASH ADVANCES			
REGULAR	28.74% (D)	\$0.00	\$0.00

Things happen and sometimes you can get behind on your account.

That's when we can help. Life is unpredictable and sometimes, even with the best intentions, you can get behind on your account. We understand that and want you to know that we are here to assist you in bringing your account up to date. We're here to help with solutions for you to consider.

Let us work with you to find a solution that may help you bring your account current.

» Call 1-866-756-8402 today.

186

Account: **** * 0600



Customer Service:
citgo.accountonline.com
Account Inquiries:
1-800-299-5765

Account Statement

Send Notice of Billing Error and Customer Service Inquiries to:
CITGO PLUS CARD
PO BOX 6401, SIOUX FALLS, SD 57117

Account Number: 634 570 600

Summary of Account Activity	
Previous Balance	\$679.48
Payments	-\$0.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$35.00
Interest Charged	+\$16.92
New Balance	\$731.40
Past Due Amount	\$223.62
Credit Limit	\$0.00
Available Credit	\$0.00
Cash Advance Limit	\$0.00
Available Cash Limit	\$0.00
Statement Closing Date	10/05/2011
Next Statement Closing Date	11/04/2011
Days in Billing Cycle	31

Payment Information		
New Balance	\$731.40	
Minimum Payment Due	\$282.86	
Payment Due Date	November 1, 2011	
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	8 years	\$1,355
\$31	3 years	\$1,100 (Savings=\$255)
If you would like information about credit counseling services, call 1-877-337-8181.		

Oversight in putting your payment in the mail? Call 1-800-299-5765 to pay by check over the phone 24 hours a day. Have your checkbook ready when you call.

You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

TRANSACTIONS

Trans Date	Description	Reference #	Invoice #	Amount
10/01	LATE FEE			\$ 35.00
TOTAL FEES FOR THIS PERIOD				\$ 35.00

It's amazing how much brighter the season can be when your past due amount is behind you.

Taking care of your past due amount now can help you enjoy the season. Bringing your account current helps you avoid future late fees. Having an up to date account will help brighten your season.

» So call us today at 1-866-676-5206. We're here to help you.

8 CT 1

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Page 1 of 4

This Account is Issued by Citibank, N.A.



↑ Please detach this portion and return with your payment to insure proper credit. Retain upper portion for your records. ↑



Make Checks Payable to:
CITGO PLUS CARD

Your Account Number	Payment Due Date	New Balance	Past Due Amount	Minimum Payment Due	Amount Enclosed
634 570 600	NOVEMBER 1, 2011	\$731.40	\$223.62	\$282.86	\$



SAVE STAMPS, TIME... AND TREES!

Visit Account Online and register now for Online Bill Pay, Paperless Statements and More.

002 0007099634570600 0073140 0028286 0013553 011 000 8

GLENN M COX
2994 KODIAK CT
MARIETTA, GA 30062-1543

CITGO PLUS CARD
PROCESSING CENTER
DES MOINES IA 50362-0300

Print address changes above in blue or black ink.

Citi Prod (Cox v. Hannah) 000319

Information About Your Account.

How to Avoid Paying Interest on Purchases. Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the payment due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing cycles in a row. We will begin charging interest on cash advances (if available on your account) on the transaction date.

If you have a balance subject to a deferred interest or 0% APR promotion and that promotion does not expire before the payment due date, that balance (the "excluded promotional balance") is excluded from the amount you must pay in full to get a grace period. However, you must still pay any separately required payment on the excluded promotional balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases so long as you pay the New Balance less any excluded promotional balances in full by the payment due date each billing cycle.

In addition, certain promotional offers may take away the grace period on purchases. Other promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If either is the case, the promotional offer will describe what happens.

How We Calculate Your Balance Subject to Interest Rate. For each balance, the letter following the Annual Percentage Rate in the Interest Charge Calculation section on the front of the statement indicates the method we use to calculate interest charges. For Methods D and M, we use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method that applies to your account and how the resulting interest charges were determined, contact us at the Account Inquiries number on the front.

Rates. Variable APRs will vary with the market based on the Prime Rate.

Minimum Interest Charge. If you are charged interest, the charge will be no less than \$2.99.

Membership Fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

If Your Account Is Subject To The Penalty APR, How Long Will The Penalty APR Apply? The Penalty APR will apply indefinitely. We will reduce the Penalty APR if you make 12 consecutive minimum payments on time and do not go over your credit limit or make a payment that is returned or do any of these things on another account that you have with us during that time period. The Penalty APR may end sooner in accordance with your card agreement, or if required by applicable law.

Credit Reporting Disputes. If you think we reported inaccurate information to a credit bureau write us at the Customer Service address shown on the front.

Report a Lost or Stolen Card Immediately. Call the Account Inquiries number shown on the front.

What To Do If You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at the Billing Errors address shown on the front.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the Billing Errors address shown on the front.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Important Payment Instructions.

Crediting Payments. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. If you wish to send a payment by express courier, you must call us for the correct address at the Account Inquiries number shown on the front.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- Enclose a valid check or money order. No cash, gift cards, or foreign currency please.
- Include your name and account number on the front of your check or money order.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Copy Fee. We charge \$5 for each copy of a billing statement that dates back 3 months or more. We add the fee to the regular purchase balance. We waive the fee if your request for the copy relates to a billing error or disputed purchase.

Payment Options Other Than Regular Mail.

- **Online Payments.** Visit the web address on the front and sign up for online payments. Enrollment may take a few days. If we receive your request to make an online payment by 5 p.m. Eastern time, we will credit your payment as of that day. If we receive your request to make an online payment after that time, we will credit your payment as of the next day. For security reasons, you may be unable to pay your entire New Balance with your first online payment.
- **Pay by Phone Service.** You may use this service any time to make a payment by phone. You will be charged \$14.95 if a representative of ours helps expedite your payment. Call by 5 p.m. Eastern time to have your payment credited as of that day. If you call after that time, your payment will be credited as of the next day. We may process your payment electronically after we verify your identity.

Oil Consumer & Oil PL Hybrid 01/11

Account: **** * 0600

TRANSACTIONS (cont.)

Trans Date	Description	Reference #	Invoice #	Amount
------------	-------------	-------------	-----------	--------

INTEREST CHARGED

10/05	INTEREST CHARGE ON PURCHASES			\$ 16.92
	TOTAL INTEREST FOR THIS PERIOD			\$ 16.92

2011 Totals Year-to-Date

Total Fees Charged in 2011	\$200.00
Total Interest Charged in 2011	\$89.33

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest	Interest Rate	Interest Charge
PURCHASES				
REGULAR	28.74% (D)	\$693.21		\$16.92
CASH ADVANCES				
REGULAR	28.74% (D)	\$0.00		\$0.00

Account: **** * 0600



Customer Service:
citgo.accountonline.com
Account Inquiries:
1-800-299-5765

Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:
CITGO PLUS CARD
PO BOX 6401, SIOUX FALLS, SD 57117

Account Number: 634 570 600

Summary of Account Activity		Payment Information										
Previous Balance	\$731.40	New Balance	\$783.98									
Payments	-\$0.00	Minimum Payment Due	\$343.28									
Other Credits	-\$0.00	Payment Due Date	December 1, 2011									
Purchases	+\$0.00	Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.										
Cash Advances	+\$0.00	Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:										
Fees Charged	+\$35.00	<table border="1"> <thead> <tr> <th>If you make no additional charges using this card and each month you pay...</th> <th>You will pay off the balance shown on this statement in about...</th> <th>And you will end up paying an estimated total of...</th> </tr> </thead> <tbody> <tr> <td>Only the minimum payment</td> <td>8 years</td> <td>\$1,390</td> </tr> <tr> <td>\$33</td> <td>3 years</td> <td>\$1,179 (Savings=\$211)</td> </tr> </tbody> </table>		If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...	Only the minimum payment	8 years	\$1,390	\$33	3 years	\$1,179 (Savings=\$211)
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...										
Only the minimum payment	8 years	\$1,390										
\$33	3 years	\$1,179 (Savings=\$211)										
Interest Charged	+\$17.58	If you would like information about credit counseling services, call 1-877-337-8181.										
New Balance	\$783.98											
Past Due Amount	\$282.86											
Credit Limit	\$0.00											
Available Credit	\$0.00											
Cash Advance Limit	\$0.00											
Available Cash Limit	\$0.00											
Statement Closing Date	11/04/2011											
Next Statement Closing Date	12/05/2011											
Days in Billing Cycle	30											

Oversight in putting your payment in the mail? Call 1-800-299-5765 to pay by check over the phone 24 hours a day. Have your checkbook ready when you call.

You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

TRANSACTIONS

Trans Date	Description	Reference #	Invoice #	Amount
FEES				
11/01	LATE FEE			\$ 35.00
	TOTAL FEES FOR THIS PERIOD			\$ 35.00

It's amazing how much brighter the season can be when your past due amount is behind you.

Taking care of your past due amount now can help you enjoy the season. Bringing your account current helps you avoid future late fees. Having an up to date account will help brighten your season.

» So call us today at 1-866-676-5206. We're here to help you.

8 CT 1

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Page 1 of 4

This Account is Issued by Citibank, N.A.



Please detach this portion and return with your payment to insure proper credit. Retain upper portion for your records.



Make Checks Payable to:
CITGO PLUS CARD

Your Account Number	Payment Due Date	New Balance	Past Due Amount	Minimum Payment Due	Amount Enclosed
634 570 600	DECEMBER 1, 2011	\$783.98	\$282.86	\$343.28	\$



SAVE STAMPS, TIME... AND TREES!

Visit Account Online and register now for Online Bill Pay, Paperless Statements and More.

002 0007099634570600 0078398 0034328 0013553 011 000 &

GLENN M COX
2994 KODIAK CT
MARIETTA, GA 30062-1543

CITGO PLUS CARD
PROCESSING CENTER
DES MOINES IA 50362-0300

Information About Your Account.

How to Avoid Paying Interest on Purchases. Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the payment due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing cycles in a row. We will begin charging interest on cash advances (if available on your account) on the transaction date.

If you have a balance subject to a deferred interest or 0% APR promotion and that promotion does not expire before the payment due date, that balance (the "excluded promotional balance") is excluded from the amount you must pay in full to get a grace period. However, you must still pay any separately required payment on the excluded promotional balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases so long as you pay the New Balance less any excluded promotional balances in full by the payment due date each billing cycle.

In addition, certain promotional offers may take away the grace period on purchases. Other promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If either is the case, the promotional offer will describe what happens.

How We Calculate Your Balance Subject to Interest Rate. For each balance, the letter following the Annual Percentage Rate in the Interest Charge Calculation section on the front of the statement indicates the method we use to calculate interest charges. For Methods D and M, we use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method that applies to your account and how the resulting interest charges were determined, contact us at the Account Inquiries number on the front.

Rates. Variable APRs will vary with the market based on the Prime Rate.

Minimum Interest Charge. If you are charged interest, the charge will be no less than \$2.99.

Membership Fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

If Your Account Is Subject To The Penalty APR, How Long Will The Penalty APR Apply? The Penalty APR will apply indefinitely. We will reduce the Penalty APR if you make 12 consecutive minimum payments on time and do not go over your credit limit or make a payment that is returned or do any of these things on another account that you have with us during that time period. The Penalty APR may end sooner in accordance with your card agreement, or if required by applicable law.

Credit Reporting Disputes. If you think we reported inaccurate information to a credit bureau write us at the Customer Service address shown on the front.

Report a Lost or Stolen Card Immediately. Call the Account Inquiries number shown on the front.

What To Do If You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at the Billing Errors address shown on the front.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the Billing Errors address shown on the front.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Important Payment Instructions.

Crediting Payments. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. If you wish to send a payment by express courier, you must call us for the correct address at the Account Inquiries number shown on the front.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- Enclose a valid check or money order. No cash, gift cards, or foreign currency please.
- Include your name and account number on the front of your check or money order.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Copy Fee. We charge \$5 for each copy of a billing statement that dates back 3 months or more. We add the fee to the regular purchase balance. We waive the fee if your request for the copy relates to a billing error or disputed purchase.

Payment Options Other Than Regular Mail.

- **Online Payments.** Visit the web address on the front and sign up for online payments. Enrollment may take a few days. If we receive your request to make an online payment by 5 p.m. Eastern time, we will credit your payment as of that day. If we receive your request to make an online payment after that time, we will credit your payment as of the next day. For security reasons, you may be unable to pay your entire New Balance with your first online payment.
- **Pay by Phone Service.** You may use this service any time to make a payment by phone. You will be charged \$14.95 if a representative of ours helps expedite your payment. Call by 5 p.m. Eastern time to have your payment credited as of that day. If you call after that time, your payment will be credited as of the next day. We may process your payment electronically after we verify your identity.

Oil Consumer & Oil PL Hybrid 01/11

Oil Consumer & Oil PL Hybrid 01/11

Account: **** * 0600

TRANSACTIONS (cont.)

Trans Date	Description	Reference #	Invoice #	Amount
INTEREST CHARGED				
11/04	INTEREST CHARGE ON PURCHASES			\$ 17.58
	TOTAL INTEREST FOR THIS PERIOD			\$ 17.58

2011 Totals Year-to-Date	
Total Fees Charged in 2011	\$235.00
Total Interest Charged in 2011	\$106.91

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
REGULAR	28.74% (D)	\$744.48	\$17.58
CASH ADVANCES			
REGULAR	28.74% (D)	\$0.00	\$0.00

Account: **** * 0600



Customer Service:
citgo.accountonline.com
Account Inquiries:
1-800-299-5765

Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:
CITGO PLUS CARD
PO BOX 6401, SIOUX FALLS, SD 57117

Account Number: 634 570 600

Summary of Account Activity	
Previous Balance	\$783.98
Payments	-\$0.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$35.00
Interest Charged	+\$19.50
New Balance	\$838.48
Past Due Amount	\$343.28

Credit Limit	\$0.00
Available Credit	\$0.00
Cash Advance Limit	\$0.00
Available Cash Limit	\$0.00
Statement Closing Date	12/05/2011
Next Statement Closing Date	01/05/2012
Days in Billing Cycle	31

Payment Information

New Balance	\$838.48
Minimum Payment Due	\$406.17
Payment Due Date	January 1, 2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	8 years	\$1,426
\$35	3 years	\$1,261 (Savings=\$165)

If you would like information about credit counseling services, call 1-877-337-8181.

Oversight in putting your payment in the mail? Call 1-800-299-5765 to pay by check over the phone 24 hours a day. Have your checkbook ready when you call.

TRANSACTIONS

Trans Date	Description	Reference #	Invoice #	Amount
FEES				
12/01	LATE FEE			\$ 35.00
	TOTAL FEES FOR THIS PERIOD			\$ 35.00
INTEREST CHARGED				
12/05	INTEREST CHARGE ON PURCHASES			\$ 19.50
	TOTAL INTEREST FOR THIS PERIOD			\$ 19.50

It's amazing how much brighter the season can be when your past due amount is behind you.

Taking care of your past due amount now can help you enjoy the season. Bringing your account current helps you avoid future late fees. Having an up to date account will help brighten your season.

» So call us today at 1-866-676-5206. We're here to help you.

8 CT 1

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Page 1 of 4

This Account is Issued by Citibank, N.A.



↑ Please detach this portion and return with your payment to insure proper credit. Retain upper portion for your records. ↑



Make Checks Payable to:
CITGO PLUS CARD

Your Account Number	Payment Due Date	New Balance	Past Due Amount	Minimum Payment Due	Amount Enclosed
634 570 600	JANUARY 1, 2012	\$838.48	\$343.28	\$406.17	\$



SAVE STAMPS, TIME... AND TREES!

Visit Account Online and register now for Online Bill Pay,
Paperless Statements and More.

002 0007099634570600 0083848 0040617 0013553 011 000 2

GLENN M COX
2994 KODIAK CT
MARIETTA, GA 30062-1543

CITGO PLUS CARD
PROCESSING CENTER
DES MOINES IA 50362-0300

Print address changes above in blue or black ink.

Citi Prod (Cox v. Hannah) 000327

Information About Your Account.

How to Avoid Paying Interest on Purchases. Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the payment due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing cycles in a row. We will begin charging interest on cash advances (if available on your account) on the transaction date.

If you have a balance subject to a deferred interest or 0% APR promotion and that promotion does not expire before the payment due date, that balance (the "excluded promotional balance") is excluded from the amount you must pay in full to get a grace period. However, you must still pay any separately required payment on the excluded promotional balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases so long as you pay the New Balance less any excluded promotional balances in full by the payment due date each billing cycle. In addition, certain promotional offers may take away the grace period on purchases. Other promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If either is the case, the promotional offer will describe what happens.

How We Calculate Your Balance Subject to Interest Rate. For each balance, the letter following the Annual Percentage Rate in the Interest Charge Calculation section on the front of the statement indicates the method we use to calculate interest charges. For Methods D and M, we use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method that applies to your account and how the resulting interest charges were determined, contact us at the Account Inquiries number on the front.

Rates. Variable APRs will vary with the market based on the Prime Rate.

Minimum Interest Charge. If you are charged interest, the charge will be no less than \$2.

Membership Fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

If Your Account is Subject to The Penalty APR, How Long Will The Penalty APR Apply? The Penalty APR will apply indefinitely. We will reduce the Penalty APR if you make 12 consecutive minimum payments on time and do not go over your credit limit or make a payment that is returned or do any of these things on another account that you have with us during that time period. The Penalty APR may end sooner in accordance with your card agreement, or if required by applicable law.

Credit Reporting Disputes. If you think we reported inaccurate information to a credit bureau write us at the Customer Service address shown on the front.

Report a Lost or Stolen Card Immediately. Call the Account Inquiries number shown on the front.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the address for billing inquiries and correspondence shown on the front of your statement.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Important Payment Instructions.

Right to Prepay Your Account. You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

Crediting Payments. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for courier or express mail is the Express Payments Address shown below.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- Enclose a valid check or money order. No cash, gift cards, or foreign currency please.
- Include your name and account number on the front of your check or money order.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things.

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- **If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.
- **If we do not believe there was a mistake:** You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at the address for billing inquiries and correspondence shown on the front of your statement.

Oil Consumer & Oil PL Hybrid 12/11

T01661-9363-8006-0000E-40-D--05/01/92-98-000-P--0-6-204-0--05/31/11-CT%2-November#, 2011-0 N--

Copy Fee. We charge \$5 for each copy of a billing statement that dates back 3 months or more. We add the fee to the regular purchase balance. We waive the fee if your request for the copy relates to a billing error or disputed purchase.

Payment Options Other Than Regular Mail.

- **Online Payments.** Visit the web address on the front and sign up for online payments. Enrollment may take a few days. If we receive your request to make an online payment by 5 p.m. Eastern time, we will credit your payment as of that day. If we receive your request to make an online payment after that time, we will credit your payment as of the next day. For security reasons, you may be unable to pay your entire New Balance with your first online payment.
- **Pay by Phone Service.** You may use this service any time to make a payment by phone. You will be charged \$14.95 if a representative of ours helps expedite your payment. Call by 5 p.m. Eastern time to have your payment credited as of that day. If you call after that time, your payment will be credited as of the next day. We may process your payment electronically after we verify your identity.
- **Express Payments.** You can send payment by courier or express mail to the Express Payments Address. This address is: Payments Department, 1500 Boltonfield Street, Columbus, OH 43228. Payment must be received in proper form at the proper address by 5 p.m. Eastern time to be credited as of that day. All payments received in proper form at the proper address after that time will be credited as of the next day.

Account: **** * 0600

2011 Totals Year-to-Date	
Total Fees Charged in 2011	\$270.00
Total Interest Charged in 2011	\$126.41

INTEREST CHARGE CALCULATION			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
REGULAR	28.74% (D)	\$798.95	\$19.50
CASH ADVANCES			
REGULAR	28.74% (D)	\$0.00	\$0.00

Account: **** * 0600



Customer Service:
citgo.accountonline.com
Account Inquiries:
1-800-299-5765

Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:
CITGO PLUS CARD
PO BOX 6401, SIOUX FALLS, SD 57117

Account Number: 634 570 600

Summary of Account Activity	
Previous Balance	\$838.48
Payments	-\$0.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$35.00
Interest Charged	+\$20.85
New Balance	\$894.33
Past Due Amount	\$406.17
Credit Limit	
Available Credit	\$0.00
Cash Advance Limit	\$0.00
Available Cash Limit	\$0.00
Statement Closing Date	01/05/2012
Next Statement Closing Date	02/03/2012
Days in Billing Cycle	31

Payment Information

New Balance	\$894.33
Minimum Payment Due	\$470.97
Payment Due Date	February 1, 2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	8 years	\$1,462
\$37	3 years	\$1,345 (Savings=\$117)

If you would like information about credit counseling services, call 1-877-337-8188.

Oversight in putting your payment in the mail? Call 1-800-299-5765 to pay by check over the phone 24 hours a day. Have your checkbook ready when you call.

TRANSACTIONS

Trans Date	Description	Reference #	Invoice #	Amount
FEES				
01/01	LATE FEE			\$ 35.00
	TOTAL FEES FOR THIS PERIOD			\$ 35.00
INTEREST CHARGED				
01/05	INTEREST CHARGE ON PURCHASES			\$ 20.85
	TOTAL INTEREST FOR THIS PERIOD			\$ 20.85

8 CT 1

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Page 1 of 4

This Account is Issued by Citibank, N.A.



↑ Please detach this portion and return with your payment to insure proper credit. Retain upper portion for your records. ↑



Make Checks Payable to:
CITGO PLUS CARD

Your Account Number	Payment Due Date	New Balance	Past Due Amount	Minimum Payment Due	Amount Enclosed
634 570 600	FEBRUARY 1, 2012	\$894.33	\$406.17	\$470.97	\$



SAVE STAMPS, TIME... AND TREES!

Visit Account Online and register now for Online Bill Pay, Paperless Statements and More.

002 0007099634570600 0089433 0047097 0013553 011 000 8

GLENN M COX
2994 KODIAK CT
MARIETTA, GA 30062-1543

CITGO PLUS CARD
PROCESSING CENTER
DES MOINES IA 50362-0300

Print address changes above in blue or black ink.

Citi Prod (Cox v. Hannah) 000331

Information About Your Account.

How to Avoid Paying Interest on Purchases. Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the payment due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing cycles in a row. We will begin charging interest on cash advances (if available on your account) on the transaction date.

If you have a balance subject to a deferred interest or 0% APR promotion and that promotion does not expire before the payment due date, that balance (the "excluded promotional balance") is excluded from the amount you must pay in full to get a grace period. However, you must still pay any separately required payment on the excluded promotional balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases so long as you pay the New Balance less any excluded promotional balances in full by the payment due date each billing cycle. In addition, certain promotional offers may take away the grace period on purchases. Other promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If either is the case, the promotional offer will describe what happens.

How We Calculate Your Balance Subject to Interest Rate. For each balance, the letter following the Annual Percentage Rate in the interest Charge Calculation section on the front of the statement indicates the method we use to calculate interest charges. For Methods D and M, we use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method that applies to your account and how the resulting interest charges were determined, contact us at the Account Inquiries number on the front.

Rates. Variable APRs will vary with the market based on the Prime Rate.

Minimum Interest Charge. If you are charged interest, the charge will be no less than \$2.

Membership Fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

If Your Account Is Subject To The Penalty APR, How Long Will The Penalty APR Apply? The Penalty APR will apply indefinitely. We will reduce the Penalty APR if you make 12 consecutive minimum payments on time and do not go over your credit limit or make a payment that is returned or do any of these things on another account that you have with us during that time period. The Penalty APR may end sooner in accordance with your card agreement, or if required by applicable law.

Credit Reporting Disputes. If you think we reported inaccurate information to a credit bureau write us at the Customer Service address shown on the front.

Report a Lost or Stolen Card Immediately. Call the Account Inquiries number shown on the front.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the address for billing inquiries and correspondence shown on the front of your statement.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Important Payment Instructions.

Right to Prepay Your Account. You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

Crediting Payments. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for courier or express mail is the Express Payments Address shown below.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- **Enclose** a valid check or money order. No cash, gift cards, or foreign currency please.
- **Include** your name and account number on the front of your check or money order.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things.

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- **If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.
- **If we do not believe there was a mistake:** You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at the address for billing inquiries and correspondence shown on the front of your statement.

Oil Consumer & Oil PL Hybrid 12/11

T01661-9363-8006-0000E-40-D-05/01/92-99-000-P-0-7-204-0-05/31/11-CT%2-Decembe6, 2011-0 N--

Copy Fee. We charge \$5 for each copy of a billing statement that dates back 3 months or more. We add the fee to the regular purchase balance. We waive the fee if your request for the copy relates to a billing error or disputed purchase.

Payment Options Other Than Regular Mail.

- **Online Payments.** Visit the web address on the front and sign up for online payments. Enrollment may take a few days. If we receive your request to make an online payment by 5 p.m. Eastern time, we will credit your payment as of that day. If we receive your request to make an online payment after that time, we will credit your payment as of the next day. For security reasons, you may be unable to pay your entire New Balance with your first online payment.
- **Pay by Phone Service.** You may use this service any time to make a payment by phone. You will be charged \$14.95 if a representative of ours helps expedite your payment. Call by 5 p.m. Eastern time to have your payment credited as of that day. If you call after that time, your payment will be credited as of the next day. We may process your payment electronically after we verify your identity.
- **Express Payments.** You can send payment by courier or express mail to the Express Payments Address. This address is: Payments Department, 1500 Boltonfield Street, Columbus, OH 43228. Payment must be received in proper form at the proper address by 5 p.m. Eastern time to be credited as of that day. All payments received in proper form at the proper address after that time will be credited as of the next day.

Account: **** * 0600

2012 Totals Year-to-Date	
Total Fees Charged in 2012	\$35.00
Total Interest Charged in 2012	\$20.85

INTEREST CHARGE CALCULATION		Your Annual Percentage Rate (APR) is the annual interest rate on your account.	
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
REGULAR	28.74% (D)	\$854.10	\$20.85
CASH ADVANCES			
REGULAR	28.74% (D)	\$0.00	\$0.00

Account: **** * 0600
